

REMARKS

Applicant has carefully studied the outstanding Official Action. The present response is intended to be fully responsive to all points of rejection raised by the Examiner and is believed to place the application in condition for allowance. Favorable reconsideration and allowance of the application is respectfully requested.

Application as examined included claims 1-19. In the present response, claims 15 and 18 are cancelled. Claims 1-9, 11, 14 and 19 are currently amended. Claims 10, 12-13 and 16-17 are unchanged. New claims 20-22 are added.

Claims 1-11, 14-15 and 18 stand rejected under 35 U.S.C. 102(e) as being anticipated by Knox (U.S. Published Patent Application No. 2002/0194122). Claims 12-13, 16-17 and 19 stand rejected under 35 U.S.C. 103(a) as being unpatentable over Knox in view of Wu (U.S. Published Patent Application No. 2003/0046249).

Knox describes a process for determining whether a prepaid card customer is credit worthy by analyzing deposits and purchases transactions associated with the account of the customer and advancing credit on prepaid card purchases in response to the determination of creditworthiness. Wu describes a prepaid card terminal connected via a global communications network to a remote central server adapted to store and maintain account data associated with a prepaid card.

Applicant has amended claim 1 to more clearly define the present invention to recite "following receipt of acceptable validation from said remote server, processing a prepaid card transaction as a credit card transaction employing a credit card account associated with said prepaid card issuer, which credit card account is identified by a credit card number which is different from said identification indicia of said prepaid card." Claim 11 has been similarly amended to recite "a processor, operative to identify a credit card number associated with a credit card account associated with said prepaid card issuer, which credit card number which is different from said prepaid card identification indicia."

Support for the amendments to claims 1 and 11 is found, *inter alia*, in the specification as filed on page 5, line 23 - page 6, line 17; page 9, lines 6-20 and in Figs.

1 & 2. Applicant notes that the prepaid card number is identified by reference numerals 102 and 202, in Figs. 1 & 2, respectively, and the credit card number of the issuer is identified by reference numerals 113 and 213, in Figs. 1 & 2, respectively. In Fig. 1 the prepaid card number 102 (#A23144S3) is sent from the point of sale terminal to the prepaid card server and the issuer credit card number 113 (#4580-2611-0222-1044) is sent from the point of sale terminal to the credit card server. In Fig. 2 the prepaid card number 202 (#B32166N2) is sent from the point of sale terminal to the prepaid card server and the issuer credit card number 113 (#4580-2322-9111-4321) is sent from the point of sale terminal to the credit card server.

Applicant respectfully submits that neither Knox nor Wu, alone or in combination, shows or suggests a method for processing prepaid card transactions including, inter alia, processing a prepaid card transaction as a credit card transaction employing a credit card account associated with a prepaid card issuer, which credit card account is identified by a credit card number which is different from identification indicia of a prepaid card, as recited in amended claim 1. Applicant respectfully submits that none of the cited prior art, alone or in combination, shows or suggests a method for processing prepaid card transactions including, inter alia, processing a prepaid card transaction as a credit card transaction employing a credit card account associated with a prepaid card issuer, which credit card account is identified by a credit card number which is different from identification indicia of a prepaid card, as recited in amended claim 1 and that claim 1 is therefore patentable.

Applicant respectfully submits that neither Knox nor Wu, alone or in combination, shows or suggests a point of sale terminal including, inter alia, a processor operative to identify a credit card number associated with a credit card account associated with a prepaid card issuer, which credit card number is different from the prepaid card identification indicia, as recited in amended claim 11. Applicant respectfully submits that none of the cited prior art, alone or in combination, shows or suggests a point of sale terminal including, inter alia, a processor operative to identify a credit card number associated with a credit card account associated with a prepaid card issuer, which credit card number is different from prepaid card identification indicia, as recited in amended claim 11 and that claim 11 is therefore patentable.

Support for new claims 20-22 is found in the specification as filed in the

third full paragraph on page 9.

Claims 2-9, 14 and 19 have been amended to more clearly define the present invention and to provide proper antecedent basis for all items recited therein in light of the amendments to claims 1 and 11.

Claims 15 and 18 have been cancelled without prejudice.


Claims 2-10 and 21-22 each depend directly or ultimately from claim 1 and recite additional patentable subject matter and therefore are deemed allowable. Claims 12-14, 16-17 and 19-20 each depend directly or ultimately from claim 11 and recite additional patentable subject matter and therefore are deemed allowable.

Applicant has carefully studied the remaining prior art of record herein and concludes that the invention as described and claimed in the present application is neither shown in nor suggested by the cited art.

Applicant reserves the right to pursue the claims as filed in the context of a continuation application.

In view of the foregoing remarks, all of the claims are believed to be in condition for allowance. Favorable reconsideration and allowance of the application is respectfully requested.

Respectfully submitted,
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